

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Gretchen M. Stewart**  
Debtor(s)

Bankruptcy Case No.: 11-25818-JAD  
Doc. #87  
Chapter: 13  
Docket No.: 88 – 87

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this 22nd day of December, 2016, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/30/17**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/8/17 at 11:00 AM in Courtroom D, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/30/17**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gretchen M. Stewart  
 Debtor

Case No. 11-25818-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 408

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 Total Noticed: 53

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db +Gretchen M. Stewart, 125 Union Street, Munhall, PA 15120-3007  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13201728 +ADT Security, PO Box 371967, Pittsburgh, PA 15250-7967  
 13201727 +Adelphia, P.O. Box 371449, Pittsburgh, PA 15250-7449  
 13201729 +American Express Centurion Bank, c/o Weltman, Weinberg & Reis Co. LPA, 1400 Koppers Building, 436 Seventh Ave., Pittsburgh, PA 15219-1842  
 13231150 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13201731 Avon Products, 2100 Ogletown Road, Newark, DE 19712-0001  
 13201732 +Bank of America/Hilco Receivable, c/o David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 13201733 +Centers For Rehab Services, P.O. Box 200661, Pittsburgh, PA 15251-0661  
 13201734 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298  
 13201735 +Citibank, P.O. Box 183060, Columbus, OH 43218-3060  
 13201740 DSNB Bank Visa, Po Box 18008, Hauppauge, NY 11788-8808  
 13208395 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 13201738 +Directv, c/o Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
 13201739 +Directv, c/o CBE Group Inc., 131 Tower Park Drive, Suite 100 P.O. Box 900, Waterloo, IA 50701-9589  
 13253818 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-2702  
 13201742 +East Suburban Rehab Associates, 2380 McGinley Road, Monroeville, PA 15146-4400  
 13273830 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 13231023 +FV-I, Inc. in trust for Morgan Stanley, Mortgage Capital Holdings LLC, c/o Rosicki, Rosicki & Associates P.C., 51 East Bethpage Road, Plainview, NY 11803-4224  
 13201745 +Fast Loans at Dollar Smart, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129  
 13201746 +First Commonwealth Bank, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129  
 13180488 +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541  
 13201749 +Household Credit Services, P.O. Box 98706, Las Vegas, NV 89193-8706  
 13201751 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13201752 +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
 13201754 +Mercy Hospital, 1400 Locust Street, Pittsburgh, PA 15219-5166  
 13201755 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13201756 +Orthopedic Associates PC, c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630  
 13201757 +Pennsylvania American Water, c/o Central Credit Control, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 13201760 +Robert S. Heilbronner DMD, 4123 Main Street, Munhall, PA 15120-3368  
 13340959 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 13201762 +Sprint, c/o Source Receivables Management, 3859 Battleground Ave., Suite 303, Greensboro, NC 27410-9802  
 13201764 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
 13201766 +UPMC Physician Services, c/o Credit Management Company, 212 Noblestown Road, Pittsburgh, PA 15242  
 13201767 +Verizon On-line, P.O. Box 3097, Bloomington, IL 61702-3097  
 13201768 Wells Fargo Auto Finance Inc., c/o Swartz, Lovejoy & Associates, 16th Floor Law And Finance Building, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 23 2016 02:06:08  
 Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 23 2016 02:11:08  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 13201730 +E-mail/Text: EBNProcessing@afni.com Dec 23 2016 02:05:36 Anderson Financial, P.O. Box 3097, Bloomington, IL 61702-3097  
 14187061 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 23 2016 02:06:08  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 13225860 E-mail/PDF: rmscedi@recoverycorp.com Dec 23 2016 02:10:14 Capital Recovery IV LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13201737 +E-mail/Text: EBNProcessing@afni.com Dec 23 2016 02:05:36 Directv, c/o Afni Inc., 1310 MLK Drive, Bloomington, IL 61701-1465  
 13201741 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Dec 23 2016 02:06:31 Duquesne Light, c/o Peter Ashcroft, Bernstein Lawm Office, 707 Grant Street, Pittsburgh, PA 15219-1900  
 13201744 +E-mail/Text: eggssupportservices@egscorp.com Dec 23 2016 02:05:46 Equitable Gas Company, c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308  
 13201747 +E-mail/PDF: gecscedi@recoverycorp.com Dec 23 2016 02:11:21 GEMB/American Eagle, P.O. Box 981400, El Paso, TX 79998-1400

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Total Noticed: 53

Date Rcvd: Dec 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13201750 +E-mail/Text: bk@investment-retrievers.com Dec 23 2016 02:05:21 Investment Retreiver,  
P.O. Box 4733, El Dorado Hills, CA 95762-0023  
13201753 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 23 2016 02:05:20 MCM, P.O. Box 12421,  
P.O. Box 1259, Oaks, PA 19456-1259  
13537004 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 23 2016 02:11:08 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
13201758 +E-mail/Text: egssupportservices@egscorp.com Dec 23 2016 02:05:46 PNC Bank,  
c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13201759 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 23 2016 02:06:23  
Progressive Advanced Insurance Co., c/o Credit Collection Services, Two Wells Ave.,  
Newton Center, MA 02459-3225  
13244042 E-mail/Text: appebnmailbox@sprint.com Dec 23 2016 02:05:17 Sprint Nextel Correspondence,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
13201763 +E-mail/Text: PFS.Analyst@stclair.org Dec 23 2016 02:06:13 St. Clair Hospital,  
1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
13201765 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 23 2016 02:06:23 Travelers Insurance,  
c/o Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225  
TOTAL: 17  
  
\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Bayview Loan Servicing, LLC, A Delaware Limited Li  
cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
cr Duquesne Light Company  
cr FV- I, Inc. in trust for Morgan Stanley Mortgage C  
cr\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001,  
Malvern, PA 19355-0701  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
13201736\* +Citibank, P.O. Box 183060, Columbus, OH 43218-3060  
13201748\* +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center,  
701 Market Street, Philadelphia, PA 19106-1541  
13201761\* +Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605  
13201743 ##+Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970  
13180489 ##+Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605  
TOTALS: 4, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmaw@law.com  
Andrew F Gornall on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmaw@law.com  
James Warmbrodt on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Gretchen M. Stewart julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9